

**Information to identify the case:**

Debtor 1	<b>Simone Julien</b>	Social Security number or ITIN	xxx-xx-4999
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-29514-VFP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Simone Julien  
aka Anne Simon Julien, aka Anne S Julien

11/25/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Simone Julien  
DebtorCase No. 17-29514-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 22

Date Rcvd: Nov 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2019.

db +Simone Julien, PO Box 8211, Jersey City, NJ 07308-8211  
 cr +Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366  
 517087372 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 517087373 +KML Law Group Inc., 216 Hadden Avenue, Suite 406, Westmont, NJ 08108-2812  
 517087374 +KML Law Group PC LLP, 216 Hadden Avenue, Suite 406, Westmont, NJ 08108-2812  
 517196991 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 517087376 +Midfirst Bank, 999 North West Grand Blvd., Oklahoma City, OK 73118-6051  
 517087377 +Midfirst Bank, Attn: Zucker, Goldberg & Ackerman, 200 Sheffield Street - Suite 301,  
 PO Box 1024, Mountainside, NJ 07092-0024  
 517087375 +Midfirst Bank, PO Box 268950, Oklahoma City, OK 73126-8950  
 517087379 +Midfirst Bank, 3232 West Reno, Oklahoma City, OK 73107-6130  
 517087383 Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
 517087381 Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
 517087384 +Midland Mortgage, PO Box 18187, Oklahoma City, OK 73154-0187  
 517087389 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissan Motors, Attn: Bankruptcy, PO Box 371491,  
 Pittsburg, PA 75266)  
 517107619 Nissan, POB 660366, Dallas, TX 75266-0366  
 517087388 +Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360  
 517087390 Nissan Motors, 18501 South Figueroa Street, Gardena, CA 90248  
 517087391 +Simone A Julien, For Notice Only, 19 Freedom Place, Jersey City, NJ 07305-4101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 26 2019 00:10:43 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 26 2019 00:10:38 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517318639 +E-mail/Text: bncmail@w-legal.com Nov 26 2019 00:10:52 CAREPOINT HEALTH - PHYSICAN CHMG,  
 C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132  
 517318649 +E-mail/Text: bncmail@w-legal.com Nov 26 2019 00:10:52 CAREPOINT HEALTH - PHYSICAN GSHA,  
 C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132  
 TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517087380\* +Midfirst Bank, 999 North West Grand Blvd., Oklahoma City, OK 73118-6051  
 517087378\* +Midfirst Bank, PO Box 268950, Oklahoma City, OK 73126-8950  
 517087382\* Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
 517087385\* Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
 517087386\* Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
 517087387\* +Midland Mortgage, PO Box 18187, Oklahoma City, OK 73154-0187

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Nov 25, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Herbert B. Raymond on behalf of Debtor Simone Julien herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com

John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com

Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8